

Fill in this information to identify the case:

Debtor 1 DAVY WOODS
Debtor 2 ANGELA B WOODS
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania
Case number 19-11128-elf

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 17

Last four digits of any number you use to identify the debtor's account: 5082

Date of payment change: 07/01/2022
Must be at least 21 days after date of this notice

New total payment: \$2,002.91
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 1,212.75* New escrow payment: \$ 1,082.73

*The 'current escrow payment' in the attached Escrow Statement will not match the previously filed NOPC or POC as this escrow payment is based off a previously undocumented escrow payment change. Because this Notice reflects a decrease, it is assumed minimal harm, if any, will be caused by the delay in filing this notice. This does not constitute a modification of the payment obligations under the terms of the promissory note, mortgage, or other loan documents.

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor1 DAVY WOODS Case number (if known) 19-11128-elf
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Ryan Starks
Signature

Date 06/06/2022

Print: Ryan Starks (330002)
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 8757 Red Oak Blvd., Suite 150
Number Street

Charlotte, NC 28217
City State ZIP Code

Contact phone 844-856-6646 x3017

Email PABKR@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**
Philadelphia Division

IN RE: DAVY WOODS and ANGELA B WOODS	Case No. 19-11128-elf Chapter 13
Freedom Mortgage Corporation, Movant	
vs.	
DAVY WOODS and ANGELA B WOODS, Debtor,	

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice Of Mortgage Payment Change has been electronically served or mailed, postage prepaid on this day to the following:

DAVY WOODS
309 ROSS CT
WYNCOTE, PA 19095-1228

ANGELA B WOODS
309 ROSS CT
WYNCOTE, PA 19095-1228

John L. McClain, Debtor's Attorney
John L McClain & Associates, PC
PO Box 123
Narberth, PA 19072
aaamcclain@aol.com

KENNETH E WEST, Bankruptcy Trustee
Office of the Chapter 13 Standing Trustee
1234 Market Street - Suite 1813
Philadelphia, PA 19107

Office of the U.S. Trustee , US Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

June 6, 2022

/s/ Ryan Starks
Andrew Spivack, PA Bar No. 84439
Matt Fissel, PA Bar No. 314567
Mario Hanyon, PA Bar No. 203993
Ryan Starks, PA Bar No. 330002
Jay Jones, PA Bar No. 86657
Attorney for Creditor
BROCK & SCOTT, PLLC
8757 Red Oak Boulevard, Suite 150
Charlotte, NC 28217
Telephone: (844) 856-6646
Facsimile: (704) 369-0760
E-Mail: PABKR@brockandscott.com

Escrow Account Disclosure Statement

Account Information

Loan Number: [REDACTED]
Property Address: 309 ROSS CT
WYNCOTE PA 19095

Statement Date: 05/04/2022
Current Payment Amount: \$1,928.03

New Payment Amount: \$2,002.91
New Payment Effective Date: 07/01/2022

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there is enough money in your account to cover your homeowners insurance, real estate taxes and mortgage insurance, if applicable. However, changes in your taxes and insurance could result in a shortage or surplus in your escrow account.

Based on our most recent analysis, you have a shortage of \$429.77 in your escrow account. This shortage likely was caused by changes in your taxes and/or insurance. A shortage may also result if full monthly escrow payments have not been made to your account. To see these changes, refer to Part 2. We will automatically spread the shortage amount over 12 months of future monthly escrow payments. This will be reflected as an increase to your monthly mortgage payment.

Projected Minimum Balance	\$1,375.97
- Required Minimum Balance	\$1,805.74
Shortage Amount	\$429.77

The required minimum balance (also known as the escrow cushion) is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As escrow items are subject to change each year, the amounts in Part 3 are only estimates.

PART
1

Your Mortgage Payment

Payment information beginning with your 07/01/2022 payment

	Payment Information	Current Monthly Payment	New Monthly Payment
The escrow shortage amount will automatically be spread over 12 months. Your new monthly payment will be \$2,002.91.	Principal & Interest:	\$920.18	\$920.18
	Escrow Payment:	\$1,007.85	\$1,046.92
	Shortage Spread:	\$0.00	\$35.81
	Total Payment:	\$1,928.03	\$2,002.91

(This space intentionally left blank)

PART2

Your Escrow Account History

The chart below compares what we projected to occur with actual activity in your escrow account since the last analysis.

Previous Year's Projections (Estimated)

Actual Activity

Date	Paid In	Paid Out	Description	Balance	Date	Paid In	Paid Out	Description	Balance
			Beginning Balance	\$0.00				Beginning Balance	(\$13,387.31)
Jul 2021	\$0.00	\$0.00		\$0.00	Jul 2021	\$0.00	\$146.88 *	FHA MORTGAGE INSURANCE	(\$13,534.19)
Aug 2021	\$0.00	\$0.00		\$0.00	Aug 2021	\$0.00	\$144.05 *	FHA MORTGAGE INSURANCE	(\$13,678.24)
Aug 2021	\$0.00	\$0.00		\$0.00	Aug 2021	\$0.00	\$6,767.00	SCHOOL/ISD TAX	(\$20,445.24)
Sep 2021	\$0.00	\$0.00		\$0.00	Sep 2021	\$0.00	\$144.05 *	FHA MORTGAGE INSURANCE	(\$20,589.29)
Oct 2021	\$0.00	\$0.00		\$0.00	Oct 2021	\$0.00	\$144.05 *	FHA MORTGAGE INSURANCE	(\$20,733.34)
Nov 2021	\$0.00	\$0.00		\$0.00	Nov 2021	\$0.00	\$144.05 *	FHA MORTGAGE INSURANCE	(\$20,877.39)
Dec 2021	\$0.00	\$0.00		\$0.00	Dec 2021	\$0.00	\$144.05 *	FHA MORTGAGE INSURANCE	(\$21,021.44)
Jan 2022	\$0.00	\$0.00		\$0.00	Jan 2022	\$0.00	\$144.05 *	FHA MORTGAGE INSURANCE	(\$21,165.49)
Jan 2022	\$0.00	\$0.00		\$0.00	Jan 2022	\$0.00	\$2,146.47	HOMEOWNERS	(\$23,311.96)
Feb 2022	\$0.00	\$0.00		\$0.00	Feb 2022	\$916.49	\$144.05 *		(\$22,539.52)
Mar 2022	\$0.00	\$0.00		\$0.00	Mar 2022	\$0.00	\$144.05 *	FHA MORTGAGE INSURANCE	(\$22,683.57)
Mar 2022	\$0.00	\$0.00		\$0.00	Mar 2022	\$0.00	\$1,921.00	TOWNSHIP TAX	(\$24,604.57)
Apr 2022	\$0.00	\$0.00		\$0.00	Apr 2022	\$26,439.68	\$144.05 *		\$1,691.06
May 2022	\$0.00	\$0.00		\$0.00	May 2022	\$1,007.85	\$0.00		\$2,698.91
Jun 2022	\$0.00	\$0.00		\$0.00	Jun 2022	\$0.00	\$0.00		\$2,698.91
Total	\$0.00	\$0.00			Total	\$28,364.02	\$12,277.80		

An asterisk (*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

A double asterisk (**) indicates a difference in that month between the actual activity and the estimated activity due to interest payable on escrow which is not estimated.

LOAN NUMBER[REDACTED]

(This space intentionally left blank)



PO BOX 50428
INDIANAPOLIS, IN 46250-0401

Escrow Account Disclosure Statement

Account Information

Loan Number:	
Property Address:	309 ROSS CT WYNCOTE PA 19095
Statement Date:	05/04/2022
Current Payment Amount:	\$1,928.03
New Payment Amount:	\$2,002.91
New Payment Effective Date:	07/01/2022



ANGELA WOODS
DAVY WOODS
309 ROSS CT
WYNCOTE PA 19095-1228

FREEDOM MORTGAGE CORPORATION IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

LOAN NUMBER: